

Information to identify the case:

Debtor 1	Michael David Lennon	Social Security number or ITIN	xxx-xx-1519
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 19-31713-CMG			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Michael David Lennon

2/21/20

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Michael David Lennon
DebtorCase No. 19-31713-CMG
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin
Form ID: 318Page 1 of 2
Total Noticed: 55

Date Rcvd: Feb 21, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 23, 2020.

db
518574865 +Michael David Lennon, 45 Birch Drive, Brick, NJ 08723-6921
518574866 +Atlantic Surgical Group, PA, 255 Monmouth Road, Oakhurst, NJ 07755-1515
518574866 +Avenue E. Anesthesia, P.O. Box 464, Rutherford, NJ 07070-0471
518574867 +Bank Of America, co KML Law Group, 216 Haddon Ave Ste 406, Collingswood, NJ 08108-2812
518574868 Bayview Loan Ervicing, LLC, PO Box 650091, Dallas, TX 75265-0091
518574869 +Christopher DiFrancia, Esq., DiFrancia & Dedona, 147 E. Main Street,
Tuckerton, NJ 08087-2661
518574870 +Countrywide Document Custody Services, Division of Treasury Bank, 1800 Tapo Canyon Rd,
Simi Valley, CA 93063-6712
518574871 +Court Officer Richard Glab, PO Box 356,, re: DC 004332-06, Avon by the Sea, NJ 07717-0356
518574875 Eypass Violations, PO Box 15186, Albany, NY 12212-5186
518574880 +FTA Financial, LLC, P.O. Box 1814, Hoboken, NJ 07030-1306
518574876 +Family Foot Health Center, PC, 4527 Route 9 North, Howell, NJ 07731-3380
518574879 +Foreclosure Processing Service, Superior Court Clerk, PO Box 971, Trenton, NJ 08625-0971
518574882 +J & M Auto Body and Paint Center, 6 Executive Drive, Toms River, NJ 08755-4953
518574883 +J & M Autobody Paint Center, c/o O'Brien and Taylor, Esqs., 175 Fairfield Avenue,
P.O. Box 505, Caldwell, NJ 07007-0505
518574884 +James C. Connaghan, 4 Larch Court, Toms River, NJ 08753-1720
518574886 +James Shumard, 602 Rolling Hills Drive, Brick, NJ 08724-1180
518574885 +James Shumard, 602 Rolling Hills Drive, Brick, NJ 08724-1180
518574887 +Jeanne Freeman, c/o Monmouth County Sp Civil, 71 Monument Park, Freehold, NJ 07728-1747
518574888 +Jon Borgeson, 35 Burton Drive, Tuckerton, NJ 08087-9758
518574889 +Louise Polise, 25 Se Grant Avenue, Port Reading, NJ 07064-1039
518574890 +Mercer County Superior Court, Law Division, P.O. Box 8068, Trenton, NJ 08650-0068
518574891 +Monmouth County Clerk, 71 Monument Park, Freehold, NJ 07728-1789
518574892 +Monmouth County Sp Civil, 71 Monument Park, Freehold, NJ 07728-1747
518574893 +Monmouth County Superior Court, Special Civil, 71 Monument Park, Freehold, NJ 07728-1747
518574897 +NJ E-Pass Violation Processing Ctr., P.O. Box 52005, Newark, NJ 07101-8205
518574898 +NJDMV, M.V. Violations Surcharge System, P.O.Box 4850, Trenton, NJ 08650-4850
518574894 +New Jersey Department of Motor Vehicles, 225 E. State Street, P.O. Box 160,
Trenton, NJ 08666-0160
518574895 +New Jersey Natural Gas, 1415 Wyckoff Road, P.O. Box 1378, Wall, NJ 07719-1378
518574896 +New York, Department of Motor Vehicles, 224-260 South Pearl St., Albany, NY 12228-0001
518574899 +Ocean County Sheriff's Office, 120 Hooper Avenue, Toms River, NJ 08753-7606
518574900 +Ocean County Superior Court, Special Civil Part, 118 Washington Street,
Toms River, NJ 08753-7626
518574901 Ocean County Superior Court, Special Civil Part, 118 Washington Street, Room 121,
P.O. Box 2191, Toms River, NJ 08754-2191
518574902 Overlook Medical Center, PO Box 35611, Newark, NJ 07193-5611
518574903 +Patrick Steever, 1907 Lincoln Avenue, Belmar, NJ 07719-4145
518574904 +Port Authority of NY and NJ, Violations Processing Center, P.O. Box 15186,
Albany, NY 12212-5186
518574905 +Providian, 2 Ridgedale Avenue, Cedar Knolls, NJ 07927-1108
518574906 +Providian, c/o Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054-5020
518574908 +ROBERT SHANK, 860 Arnold Avenue, Point Pleasant Beach, NJ 08742-2457
518574909 +Sansone Rt 66 & Rt 35 Automall, c/o Kathleen R. Wall, Esq., 2640 Highway 70,
Manasquan, NJ 08736-2609
518574910 +Sansone Rt 66 Rt 35 Automall, 900 Route 35, Asbury Park, NJ 07712-4549
518574912 +State of NJ - Dept. of Labor, P.O. Box 951, Trenton, NJ 08625-0951
518574911 +State of New Jersey, co Attorney General, CN 080, Trenton, NJ 08625-0080
518574914 +Verizon, c/o Pressler and Pressler, LLP, 7 Entin Road, Parsippany, NJ 07054-5020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 22 2020 01:37:00 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Feb 22 2020 01:36:54 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
518574873 +E-mail/PDF: creditonebknofications@resurgent.com Feb 22 2020 01:31:24 Credit One Bank,
Po Box 98872, Las Vegas, NV 89193-8872
518574872 +E-mail/PDF: creditonebknofications@resurgent.com Feb 22 2020 01:31:22 Credit One Bank,
Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
518574874 +E-mail/Text: e.salmons@doveroilcompany.com Feb 22 2020 01:37:02 Dover Oil Co.,
239 Dover Road, Toms River, NJ 08757-5142
518574878 +EDI: AMINFOFP.COM Feb 22 2020 05:53:00 First PREMIER Bank, 3820 N Louise Ave,
Sioux Falls, SD 57107-0145
518574877 +EDI: AMINFOFP.COM Feb 22 2020 05:53:00 First PREMIER Bank, Attn: Bankruptcy,
Po Box 5524, Sioux Falls, SD 57117-5524
518574881 EDI: IRS.COM Feb 22 2020 05:53:00 Internal Revenue Service, Special Procedures,
Bankruptcy Section, P.O. Box 724, Springfield, NJ 07081
518574907 +E-mail/PDF: bankruptcy@ncfsi.com Feb 22 2020 01:32:07 Providian,
c/o New Century Financial, 110 S Jefferson Rd, Whippany, NJ 07981-1038
518574913 +E-mail/Text: usanj.njbankr@usdoj.gov Feb 22 2020 01:37:00 United States Attorney,
970 Broad St., 5th Fl., Newark, NJ 07102-2527

District/off: 0312-3

User: admin
Form ID: 318

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Total Noticed: 55

Date Rcvd: Feb 21, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

518574916 +E-mail/Text: ebn@vativrecovery.com Feb 22 2020 01:36:31 Verizon,
c/o Pallisades Collection, 210 Sylvan Avenue, Englewood Cliffs, NJ 07632-2510
518574915 +EDI: VERIZONCOMB.COM Feb 22 2020 05:48:00 Verizon, P.O. Box 4833,
Trenton, NJ 08650-4833

TOTAL: 12

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

518575496 Estate of Seymour Masure
518575497 Patricia Salles
518575498 Shelli Lennon

TOTALS: 3, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 23, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 21, 2020 at the address(es) listed below:

Barry Frost trustee@teichgroh.com, NJ94@ecfcbis.com; frost@remote7solutions.com
Denise E. Carlon on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK,
AS TRUSTEE (CWABS 2005-AB4) dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov
William H. Oliver, Jr. on behalf of Debtor Michael David Lennon courtdocs@oliverandlegg.com,
R59915@notify.bestcase.com

TOTAL: 4